

United States Bankruptcy Court
District of Maryland

In re Eddie Gordon
Tara Gordon

Debtor(s)

Case No. **09-20660**
Chapter **13**

FOURTH CHAPTER 13 PLAN

Original Plan

Amended Plan

Modified Plan

The Debtor proposes the following Chapter 13 plan and makes the following declarations:

1. The future earnings of the Debtor are submitted to the supervision and control of the Trustee, and Debtor will pay as follows (select only one):
 - a. \$ _____ per month for a term of _____ months. OR
 - b. \$ _____ per month for _____ month(s),
\$ _____ per month for _____ month(s),
\$ _____ per month for _____ month(s), for a total term of _____ months. OR
 - c. \$ **75.00** per month for the first three months, then \$ **700.00** per month prior to confirmation of this plan, and \$ **800.00** per month after confirmation of this plan, for a total term of **60** months (if this option is selected, complete 2.e.i.).
2. From the payments received, the Trustee will make the disbursements in the order described below:
 - a. Allowed unsecured claims for domestic support obligations and trustee commissions.
 - b. Administrative claims under 11 U.S.C. § 507(a)(2), including attorney's fee balance of \$ **2,700.00** (unless allowed for a different amount by an order of court)**** **Balance of attorney's fees to be paid pursuant to Appendix F of the Local Bankruptcy Rules.**
 - c. Claims payable under 11 U.S.C. § 1326(b)(3). Specify the monthly payment: \$ **0.00**.
 - d. Other priority claims defined by 11 U.S.C. § 507(a)(3) - (10). The Debtor anticipates the following claims:

Claimant	Amount of Claim
Comptroller of Maryland	0.00
Internal Revenue Service	0.00

- e. Concurrent with payments on non-administrative priority claims, the Trustee will pay secured creditors as follows:
 - i. Until the plan is confirmed, adequate protection payments and/or personal property lease payments on the following claims will be paid directly by the Debtor; and, after confirmation of the plan, the claims will be treated as specified in 2.e.ii or 2.e.iii, below (designate the amount of the monthly payment to be made by the Debtor prior to confirmation, and provide the redacted account number (last 4 digits only), if any, used by the claimant to identify the claim):

Claimant	Redacted Acct. No.	Monthly Payment
Wells Fargo Finance	*****9001	550.00

- ii. Pre-petition arrears on the following claims will be paid through equal monthly amounts under the plan while the Debtor maintains post-petition payments directly (designate the amount of anticipated arrears, and the amount of monthly payment for arrears to be made under the plan):

Claimant	Anticipated Arrears	Monthly Payment	No. of Mos.
Wells Fargo	747.15		

<u>Claimant</u>	<u>Anticipated Arrears</u>	<u>Monthly Payment</u>	<u>No. of Mos.</u>
Wells Fargo Hm Mortgage	21,341.21		

iii. The following secured claims will be paid in full, as allowed, at the designated interest rates through equal monthly amounts under the plan:

<u>Claimant</u>	<u>Amount</u>	<u>% Rate</u>	<u>Monthly Payment</u>	<u>No. of Mos.</u>
Wffinance	10,500.00	6.50%	270.00	48
Dover Township	442.01	6.00%	15.00	35

iv. The following secured claims will be satisfied through surrender of the collateral securing the claims (describe the collateral); any allowed claims for deficiencies will be paid pro rata with general unsecured creditors; upon confirmation of the plan, the automatic stay is lifted, if not modified earlier, as to the collateral of the listed creditors:

<u>Claimant</u>	<u>Amount of Claim</u>	<u>Description of Collateral</u>
-NONE-		

v. The following secured claims are not affected by this plan and will be paid outside of the plan directly by the Debtor:

<u>Claimant</u>	<u>Amount of Claim</u>	<u>Description of Collateral</u>
-NONE-		

vi. If any secured claim not described in the previous paragraphs is filed and not disallowed, that claim shall be paid or otherwise dealt with outside the plan directly by the Debtor, and it will not be discharged upon completion of the plan.

vii. In the event that the trustee is holding funds in excess of those needed to make the payments specified in the Plan for any month, the trustee may pay secured claims listed in paragraphs 2.e.ii and 2.e.iii in amounts larger than those specified in such paragraphs.

f. After payment of priority and secured claims, the balance of funds will be paid pro rata on allowed general, unsecured claims. (If there is more than one class of unsecured claims, describe each class.)

3. The amount of each claim to be paid under the plan will be established by the creditor's proof of claim or superseding Court order. The Debtor anticipates filing the following motion(s) to value a claim or avoid a lien. (Indicate the asserted value of the secured claim for any motion to value collateral.):

<u>Claimant</u>	<u>Asserted Value</u>	<u>Description of Property</u>
Wffinance	10,500.00	2003 Ford Expedition

4. Payments made by the Chapter 13 trustee on account of arrearages on pre-petition secured claims may be applied only to the portion of the claim pertaining to pre-petition arrears, so that upon completion of all payments due under the Plan, the loan will be deemed current through the date of the filing of this case. For the purposes of the imposition of default interest and post-petition charges, the loan shall be deemed current as of the filing of this case.

5. Secured Creditors who are holding claims subject to cramdown will retain their liens until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or discharge under § 1328; and if the case is dismissed or converted without completion of the plan, the lien shall also be retained by such holders to the extent recognized under applicable nonbankruptcy law.

6. The following executory contracts and/or unexpired leases are assumed (or rejected, so indicate); any unexpired lease with respect to personal property that has not previously been assumed during the case, and is not assumed in the plan, is deemed rejected and the stay of §§ 362 and/or 1301 is automatically terminated:

<u>Other Party</u>	<u>Description of Contract or Lease</u>	<u>Assumed or Rejected</u>
<u>-NONE-</u>		

7. Title to the Debtor's property shall vest in the Debtor when the Debtor is granted a discharge pursuant to 11 U.S.C. § 1328, or upon dismissal of the case, or upon closing of the case.

8. Non-Standard Provisions:

Date <u>December 10, 2009</u>	Signature <u>/s/ Eddie Gordon</u> Eddie Gordon Debtor
Date <u>December 10, 2009</u>	Signature <u>/s/ Tara Gordon</u> Tara Gordon Joint Debtor
Attorney <u>/s/ Adam M. Freiman</u> Adam M. Freiman	

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CERTIFICATE OF SERVICE

I hereby certify that on December 10, 2009, a copy of Fourth Amended Chapter 13 Plan was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed on the attached creditor mailing matrix obtained via Pacer.

/s/ Adam M. Freiman
Adam M. Freiman
Sirody Freiman & Feldman
1777 Reisterstown Road
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Baltimore, MD 21208
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afreiman@sfflegal.com

Label Matrix for local noticing

0416-1

Case 09-20660

District of Maryland

Baltimore

Thu Dec 10 13:48:07 EST 2009

Bank of America, NA

MD4-301-16-01

225 N Calvert St

Baltimore MD 21202-3504

AMERICAN INFO SOURCE LP AS AGENT FOR

T MOBILE/T-MOBILE USA INC

PO Box 248848

Oklahoma City, OK 73124-8848

BGE

PO BOX 1475

BALTIMORE, MD 21203-1475

LVNV Funding LLC

Resurgent Capital Services

PO Box 10587

Greenville, SC 29603-0587

CitiFinancial Services Inc.

P.O. Box 140489

Irving, TX 75014-0489

Comptroller of the Treasury

Compliance Division, Room 409

301 W. Preston Street

Baltimore, MD 21201-2305

State of Maryland DLLR

Division of Unemployment Insurance

1100 N. Eutaw Street, Room 401

Baltimore, MD 21201-2201

Midland Credit Management, Inc.

8875 Aero Drive, Suite 200

San Diego, CA 92123-2255

PRA Receivables Management, LLC

As Agent Of Portfolio Recovery Assocs.

PO Box 12914

NORFOLK VA 23541-0914

Wells Fargo Auto Finance

ATTN: MAC F6582-034

P.O. Box 500

Chester, PA 19016-0500

Supervisor of Delin. Accts.

Rm. 1 Municipal Building

Holliday & Lexington Streets

Baltimore, MD 21202

WFS Financial Services

PO Box 19752

Irvine, CA 92623-9752

End of Label Matrix

Mailable recipients 14

Bypassed recipients 0

Total 14

Wells Fargo Bank, NA

Payment Processing

MAC X2302-04C

One Home Campus

Des Moines, IA 50328-0001

Wells Fargo Mortgage

1 Home Campus

Des Moines, IA 50328-0001